

Surviving the holidays without debt

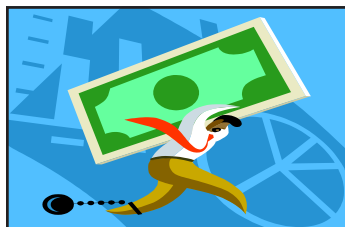
Story by Paul Walker, Fleet and Family Support Center Financial Educator

It's that time of year when stores display holiday decorations, increase inventory, and gear up for the onset of holiday shoppers. Online holiday shopping has become very popular as well, especially in remote areas such as GTMO.

Holiday parties and travel to distant places add to the financial burden. Ideally, you've planned and budgeted for the holidays all year long.

But for many of us, it's not until the decorations go up that we start thinking about how much we are going to spend and where the money will come from.

Credit card balances sky-



rocket. Some delay paying bills for the month. The result? Seasonal expenses that strain our personal finances and create stress during what is supposed to be a joyful time of year.

You can avoid this stress by following these tips on holiday money management from the Federal Consumer Information Center:

— Draw names. If your list

of family and friends is long, suggest this approach to gift giving.

— Set a price limit for purchased gifts. Stay within a budget.

— Give a gift from one family to another family, rather than individual gifts for all.

— Pass on a family heirloom. These often are cherished forever.

— Take advantage of seasonal bargains.

— Consider giving priority to gifts that can't be bought—such as time or self-made items.

— Use credit wisely. Keep track of the total amount of

credit used. It's best to stay within a budgeted amount that can be paid off before incurring finance charges.

It's not too early to begin thinking about next year. Consider joining an interest-paying holiday savings club at your bank or credit union.

Taking control of your holiday spending helps you avoid seasonal stress, allowing you to enjoy this time of year with family and friends.

Happy Holidays from the Fleet and Family Support Center.

For additional information or assistance call the FFSC at 4141.

Social Security warns public about email scam

Story by Mary E. Foley, Manager, Policy & Operations DoN Civilian Benefits Center

The Social Security Administration (SSA) has issued a warning regarding an email scam that has surfaced recently.

SSA has received several reports of an email message being circulated with the subject "Cost-of-Living for 2007 update" and purporting to be from the Social Security Administration. The message provides information about the 3.3 percent benefit increase for 2007 and contains the following.

"NOTE: We now need you

to update your personal information. If this is not completed by Nov. 11, 2006, we will be forced to suspend your account indefinitely."

The reader is then directed to a website designed to look like Social Security's Internet website.

Once directed to the phony website, the individual is asked to register for a password and to confirm their identity by providing personal information such as the individual's Social Security number, bank account

information and credit card information.

All personnel should take precautions when giving out personal information. Never provide your Social Security number or other personal information over the Internet or by telephone unless you are extremely confident of the source to whom you are providing the information.

To report receipt of this email message or other suspicious activity to Social

Security's Office of Inspector General, please call the OIG Hotline at 1-800-269-0271. (For those who are deaf or hard of hearing, call the OIG TTY number at 1-866-501-2101).

A Public Fraud Reporting form is also available online at OIG's website: www.socialsecurity.gov/oig/hotline/index.htm.

To view the complete SSA press release, go to www.ssa.gov/pressoffice/pr/colaPhishingScam-pr.htm.

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**Snap shot —
Congratulations
to MacKenzie
Thirumalai, 10,
for winning the
Boys & Girls
Club 2006-2007
Digital Arts Festival Photo Illustration regional competition.**